

CREDIT MANAGER

DEFINITION: Under general direction, performs work of moderate difficulty in planning, organizing, directing and managing loan programs and services provided by the Navajo Nation Credit Services Department; performs related work as assigned.

ESSENTIAL FUNCTIONS: This list is ILLUSTRATIVE ONLY and is not a comprehensive listing of all functions and tasks performed by incumbents of this class.

TASKS:

Plans, coordinates, directs and controls administrative and operational activities of the department; directs and manages credit and financing program operations; manages, supervises, trains and evaluates subordinate staff; establishes and enforces departmental policies and procedures; serves as the primary fiduciary agent of the department and ensures coordination of activities and services between various departments, public and private agencies, organizations, and individuals; interviews clients and provides information; interprets policies and/or resolves credit issues, and negotiates loan terms and conditions.

Reviews, evaluates and analyzes financial information; determines credit risk factors involved in granting, guaranteeing and insuring loans; determines feasibility of granting loan requests; assists loan applicants in obtaining home site leases required for home construction and improvement loans; presents loan application packages to the Loan Committee for final review; ensures maintenance of detailed records of credit activities and status of accounts; monitors and ensures proper accounting and usage of grant funds; processes disbursement of business grant fund awards.

Oversees foreclosure proceedings or analyzes contracts and attempts to obtain payment of overdue installments; may adjust loan agreements to address adverse borrower financial situations; testifies at legal proceedings; responds to public and internal inquiries/complaints and provides information; provides expertise on credit evaluation and loans; prepares and monitors annual budget and expenditures; researches information and prepares required reports, recommendations and other documents; attends meetings.

KNOWLEDGE, SKILLS AND OTHER CHARACTERISTICS:

Knowledge of principles and practices of financial analysis, credit loans and auditing procedures.
Knowledge of banking, accounting principles, procedures and terminology.
Knowledge of business systems, financial organization and administrative management.
Knowledge of the real estate market (value/marketability/trends), construction and realty law.
Knowledge of financing and credit management.
Knowledge of applicable laws, regulations, policies and procedures governing commercial/consumer loans.
Skill in establishing and maintaining effective working relationships with others.
Skill in planning, organizing and prioritizing multiple financial activities.
Skill in analyzing financial statements and making credit and loan determinations.
Skill in maintaining detailed and accurate records and preparing financial reports.
Skill in managing, supervising, training and evaluating subordinate staff.

PHYSICAL REQUIREMENTS AND WORK ENVIRONMENT: Work is performed in a typical office environment.

CREDIT MANAGER

MINIMUM QUALIFICATIONS:

- A Bachelor's degree in Business Administration or related field; and five (5) years of experience processing commercial, real estate and/or consumer credit loans, two (2) years of which must have been in a supervisory capacity.

PREFERRED QUALIFICATIONS:

- A Master's degree in Business Administration, Finance or related field.
- Finance and management experience.
- Proficient in Microsoft Office software or other computer applications.

Depending upon the needs of the Navajo Nation, some incumbents of the class may be required to demonstrate fluency in both English and Navajo languages as a condition of employment.